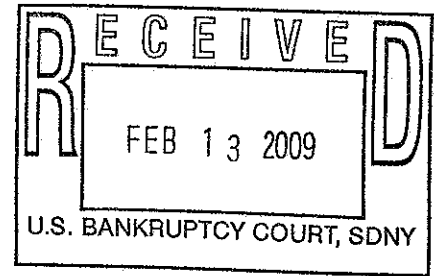


February 11, 2009

United States Bankruptcy Court
For the Southern District of New York
One Bowling Green
New York, New York 10004



Attn: The Honorable Robert D. Drain
Ref: **Delphi Corporation Bankruptcy Case # 05-44481**
Hearing February 24, 2009 to consider approval of
Motion for Delphi to terminate employer paid- post- retirement
Health care and life insurance benefits for salaried employees and
Retirees and their surviving spouses

Your Honor,

I am writing to ask you to deny the Delphi motion to terminate employer paid-post-retirement health care benefits and life insurance. Health insurance cost many hundreds of dollars per month, sometimes more than a mortgage payment. See the chart that Delphi mailed to us.

As you know a retiree is usually on a fixed income and is unable to add a major expense to the budget. Retirees who live in a cold climate already have uncontrolled heating bills. Many retirees have health issues and need regular medical care and medication. Many of us are not 65 years of age and therefore not medicare eligible. Contrary to popular belief many of us did not earn hefty salaries and the money that we saved for retirement has eroded with the economic tides (our Delphi stock included).

I believe that Delphi has significant financial issues which may require some sacrifice from everyone in order to come out of bankruptcy or even survive. I do not believe that approval of this motion is the only way. We need to find a way for all of us to **contribute** and not have the current retirees suffer. **Perhaps we should pay for our life insurance.** I recently read in the news that GM is cutting salaries by 7-10%. We are part of GM's legacy and were promised assistance if Delphi encountered trouble after the spin off. We were promised benefits from Delphi and then we were promised something different at age 65...we were given some time to adjust and now this change without time to adjust. Some people say that life is not fair, however, I worked for my benefits and I don't expect to be told "but we didn't know," that was not acceptable from me as an employee and it's not ok now.

In addition, if retirees health benefits are cancelled will benefits be reinstated if the economy improves or under any improved circumstance (bail-out funds, new investors)? Maybe the government would hire retirees to work for benefits only if the corporation pays our pensions. Thank you for your assistance.

Sincerely,

A handwritten signature in cursive script that reads "Juanita M. Cunningham".

Juanita M. Cunningham,
Retiree

5079 Shady Oak Trl.
Flint, MI 48532

Estimated 2009 Retiree Self-Pay Rates

Rates shown below are Monthly Rates							
Health Plan Name	Employee Only	Employee and Spouse	Employee and Child(ren)	Family	Spouse Only	Child(ren) Only	Spouse & Child(ren)
✓ Enhanced Medical Plan	\$666.00	\$1,332.00	\$1,198.80	\$1,864.80	\$666.00	\$666.00	\$1,198.80
Point-of-Service Plan	\$636.00	\$1,272.00	\$1,144.80	\$1,780.80	\$636.00	\$636.00	\$1,144.80
Comprehensive Health Savings Plan	\$332.00	\$664.00	\$597.60	\$929.60	\$332.00	\$332.00	\$597.80
Health Net (Southern CA)	\$520.99	\$1,094.08	\$989.88	\$1,458.77	N/A	N/A	N/A
Advantage Health Plan (IN)	\$502.72	\$1,055.77	\$955.17	\$1,407.62	N/A	N/A	N/A
✓ HAP (MI)	\$333.43	\$700.21	\$633.52	\$933.60	N/A	N/A	N/A
Priority Health West (MI)	\$507.89	\$1,066.57	\$965.02	\$1,422.20	N/A	N/A	N/A
Blue Care Network (Southeast Michigan)	\$312.81	\$656.90	\$594.34	\$875.87	N/A	N/A	N/A
✓ Priority Health East (MI)	\$377.92	\$793.67	\$718.07	\$1,058.22	N/A	N/A	N/A
✓ Health Plus of Michigan (MI-Flint)	\$386.05	\$810.70	\$733.49	\$1,080.93	N/A	N/A	N/A
Health Plus of Michigan (MI-SE Mich)	\$304.99	\$640.48	\$579.48	\$853.97	N/A	N/A	N/A
Health Plus of Michigan (MI-Saginaw)	\$399.75	\$839.49	\$759.54	\$1,119.32	N/A	N/A	N/A
Blue Care Network (MI-East/Saginaw)	\$404.59	\$849.64	\$768.73	\$1,132.85	N/A	N/A	N/A
✓ Blue Care Network (Mid-Michigan)	\$404.59	\$849.64	\$768.73	\$1,132.85	N/A	N/A	N/A
✓ Blue Care Network (East/Flint Michigan)	\$368.60	\$774.06	\$700.34	\$1,032.08	N/A	N/A	N/A
Blue Point 2 (NY-Rochester)	\$370.98	\$853.26	\$934.13	\$983.10	N/A	N/A	N/A
United HealthCare (Dayton/Cinci)	\$600.59	\$1,261.24	\$1,141.12	\$1,681.64	N/A	N/A	N/A
Kaiser Permanente (OH)	\$419.44	\$880.82	\$796.94	\$1,174.43	N/A	N/A	N/A
Health Assurance - Warren/Youngstown (OH)	\$550.38	\$1,155.79	\$1,045.72	\$1,541.06	N/A	N/A	N/A
Dental	\$44.00	\$88.00	\$79.20	\$123.20	N/A	N/A	N/A
Vision	\$3.00	\$6.00	\$5.40	\$8.40	N/A	N/A	N/A
Extended Care Coverage	\$11.00	\$22.00	\$19.80	\$30.80	N/A	N/A	N/A

Notes: Rates are evaluated on an annual basis and are subject to change.

Spouse Only, Child(ren) Only, Spouse & Child(ren) are available only to retirees who are Medicare eligible and age 65 or older.